

## answers to the most common homeowner claims questions

Coping with damage to your home and/or personal items can be difficult and disruptive. During this stressful time, you can count on Safeco Insurance to make the claims process as easy as possible.

**These FAQs will provide you with valuable information.**

### Q How can I find out my claim status?

A You can easily view your claim with your online account at [safeco.com/trackclaim](https://safeco.com/trackclaim).

### Q How do I know if my claim is covered by my policy?

A Your Claims Representative will review your policy with you and help you understand the coverage available for damages to your home and personal items.

### Q Is there a deductible?

A Your policy has a deductible, but the amount can vary depending on your policy and type of loss. Your deductible is the amount you pay out-of-pocket toward repair or replacement costs, which, in most cases, you'll pay directly to your contractor.

### Q How will you evaluate damages?

A If possible, we'll complete a review of your home and personal items over the phone, or via video chat with our convenient **RealTime Review™**. In some instances, we may need to come to your home to complete a thorough review of damages.

### Q What if I also have damage to my personal property?

A Your Claims Representative will ask you to put together a list of damaged personal items. Having photos, receipts, or manuals for the items will help us estimate the cost to repair or replace them. If you have the **Safeco Home Inventory® app**, you can just export your document file and email your Claims Representative.

We can also assist you in replacing certain items. For items that are damaged but only need to be cleaned, we have a restoration and/or dry cleaning company that can complete that cleaning for you. This may require the restoration company to pack up and move your contents to their facility for cleaning. Please don't dispose of any personal property items until we've authorized the disposal of the contents.

## Q How will I be paid?

A

$$\text{A} = \left[ \text{B} - \text{C} \right] - \text{E}$$

Actual Cash Value

Your Payment Amount = [ Replacement Cost Value - Depreciation\* ] - Deductible

**A. Your Payment Amount** — the amount issued in your first check

**B. Replacement Cost Value** — what you would pay to repair or replace the item at today's cost

**C. Depreciation\*** — reduction in property value over time due to age, use, and condition of item

**D. Actual Cash Value** — what you would pay to repair or replace the item at today's cost minus depreciation

**E. Deductible** — amount you pay out-of-pocket toward repair costs

View our *Understanding Your Property Claim Payment* document to walk through a couple of examples using realistic scenarios and the equation above.

\*Some depreciation may be recoverable based on the loss settlement provisions in your policy.

## Q How do I request Recoverable Depreciation?

**A** Once the repairs are completed or the items have been replaced, you'll need to submit proof of purchase or repairs (receipts or invoices). We'll then review and send you a check for the applicable recoverable depreciation, or the amount of depreciation reimbursable based on our estimate of repairs and/or replacement costs.

## Q What if I have a mortgage on my home?

**A** If you experience damage to your home, please notify your mortgage company as soon as possible. If you have a mortgage loan, both you and your lender have a legal interest in your property and have money at risk if your home is not repaired. If you have a mortgage on your home, we will likely put both your name and the name of your lender on the check to protect the financial interests of both parties.

### Some important things to remember:

- If your mortgage company is named on the claims check, they will need to endorse it by signing the back of the check
- Contact your mortgage company about releasing the funds to you for repairs
- Continue making mortgage payments as usual
- If your mortgage company has changed or the name we have in our records isn't accurate, please contact Safeco at **1-800-332-3226**

## Q Can you help me find a contractor?

**A** Yes. Safeco likely has relationships with experienced contractors in your area. Your Claims Representative can provide a recommendation and the contractor's contact information. If you prefer to find a contractor on your own, be sure to read through our *Need a Contractor? We've Got You Covered* guide.<sup>1</sup>

### Q What if I can't live in my home until repairs are completed?

A If your home is not livable during repairs, your Claims Representative can help you find temporary housing and explain how we might cover additional living expenses.

### Q What happens if I begin the repairs and then find additional damage?

A You or your contractor should contact your Claims Representative immediately and hold off on making any new repairs until you speak with them. Depending on the nature of the damage, we may need to reinspect your home first. If we find the additional damage is related to your claim, we'll update the repair estimate.

### Q I'm thinking of doing additional remodeling while my home is being repaired. How does this impact my claim?

A Your policy provides payment for the repair or replacement of damaged property with materials or items of similar kind. We can't pay for the increased cost or any additional living expenses incurred as a result of any remodeling or upgrades, which may result in extended repair time. If you choose to remodel or upgrade your home, please coordinate with your contractor directly at your own expense.

### Q What if my loss was caused by a natural disaster?

A In addition to your Claims Representative, who will help you every step of the way, here are some resources to help during this difficult time:

- **Federal Emergency Management Agency:** 800-621-FEMA (3362) or [fema.gov](http://fema.gov)
- **American Red Cross:** 800-RED-CROSS (733-2767) or [redcross.org](http://redcross.org)
- **U.S. Small Business Administration:** 800-659-2955 or [sba.gov](http://sba.gov)
- **Insurance Institute for Business & Home Safety:** [disastersafety.org](http://disastersafety.org)



#### Tap into our online tools to make your claim easier.

- Visit your online account at [safeco.com/trackclaim](http://safeco.com/trackclaim) to view your claim
- Email documents directly to your Claims Representative
- Download our **Safeco Home Inventory® app** from the App Store to quickly and easily create an inventory of your belongings



This document is not intended to be a complete summary of Safeco's claims handling practices and standards, nor does it address all claims scenarios. The application of any information within this document will depend on specific facts, circumstances, policy language, and applicable law. Any failure to quote or refer to any specific policy provision in the body of this letter or otherwise is not a waiver of those provisions.

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